been identified as "sick" by the Reserve Bank of India while others are considered to be in a bad shape,

(b) whether it is also a fact that in view of the crisis in the Indian banking industry the world bank has adversely commented on the industry, and

(c) if so, what corrective measures have been taken to improve the situation?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND THE DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH) (a) and (b) Reserve Bank of India (RBI) has carried out a review of the financial position of public sector banks which has revealed that the health of some of the banks is not satisfactory As per the annual accounts of public sector banks for the year 1989-90, all the banks except New Bank of India and UCO Bank have shown profits.

The World Bank in its report dated 26th June, 1990 on the financial sector of India had, *inter-alia*, commented that the rate of return on the Indian Banks' assets is relatively low.

(c) The financial position and performance of the nationalised banks is reviewed by the Government and the Reserve Bank of India on an on-going basis. Government and Reserve Bank of India have taken a series of measures to improve the performance and profitability of the public sector banks These include augmentation of their capital, rationalisation of service charges and interest rates structure and levy of commitment charges on unutilised portion of operating limits Banks have also been advised to take measures to control expenditure in consumption of petrol, publicity etc, and take other measures to strengthen their viabiliy and profitability by means of effective business planning and development

**Continuation of SEPUP**

66 SHRI SURESH PACHOURI Will the Minister of FINANCE be pleased to state:

(a) whether Government on the advice of the RBI, have decided to continue Self Employment Programme for the Urban Poor during 1990-91,

((b) whether the share of SC/ST beneficiaries would continue to be 30 per cent both number-wise and amount-wise, and

(c) what is the total amount of loans so far distributed by the banks under the above programme?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND THE DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH) (a) and (b) Yes, Sir

(c) Reserve Bank of India have reported that total amount of loans disbursed under Self Employment Programme for Urban Poor (SEPUP) from the year 1986-87 to 1989-90 aggregated to Rs 428 84 crores.

**Finalisation of Garment Export Quota Policy**

67 SHRI SURESH PACHOURI Will the Minister of TEXTILES be pleased to state

(a) whether Government have finalised a three year garment export quota policy, covering 1990—93;

(b) if so, what are the main features of the proposed policy; and

(c) whether the new policy is subject to changes that may be required following final decision on the Multi-Fibre Arrangement?

THE MINISTER OF TEXTILES AND FOOD PROCESSING INDUSTRY (SHRI HUKUMDEO NARAYAN YADAV) (a) A new Long Term Garment Export Entitlement Distribution Policy for 1991—93 has been announced in August, 1990

(b) A statement is attached (*See* low)

(c) Yes, Sir